

Applicant: SHILOH, Dekel  
Serial Number: 09/814,451  
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### **REMARKS**

The present Amendment is intended to be fully responsive to all points of objection and/or rejection raised by the Examiner and is believed to place the application in condition for allowance. Applicant asserts that the present invention is new, non-obvious and useful. Prompt and favorable reconsideration and allowance of the pending claims are respectfully requested.

### **Status of Claims**

Claims 1-20 are pending in the application. Claims 1, 6, 8, 12 and 18 have been amended.

Applicant respectfully asserts that the amendments to the claims add no new matter to the application.

### **Telephone Interview Summary**

Applicant would like to thank the Examiner for the courtesy of an informal telephone interview with the undersigned on March 7, 2006.

During the telephone interview, a proposed Amendment to independent claim 1 was discussed. A proposed Amendment of independent claims 6 and 12, to remove unnecessary features recited in these claims, was also discussed.

An agreement was reached with the Examiner that independent claim 1 would be allowable in its proposed amended form. In addition, an agreement was reached with the Examiner that the feature "wherein said second database is not linked to said first database over said communication network", recited in allowable independent claim 6, and the feature "wherein said second database is not linked to said first database over said communication network", recited in allowable independent claim 12, may be removed without affecting the respective patentability.

The present Amendment reflects the agreements reached with the Examiner.

### **Amendments to Specification**

The specification has been amended, as indicated above, to correct various typographical errors that will be apparent to the Examiner.

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It is respectfully submitted that the amendments to the specification are addressed merely to place the application in better form and are editorial in nature. It is further submitted that no new matter has been added to the Application by these amendments.

#### **Allowable Subject Matter**

Applicant would like to thank the Examiner for allowing claims 6-20 and for identifying allowable subject matter in claims 4 and 5, which were objected to as being dependent from rejected claim 1.

Claim 1 has been amended to reflect the agreement reached with the Examiner during the informal Interview. It is respectfully submitted that independent Claim 1, as presently amended, and all the claims dependent thereon, are in condition for allowance.

Claims 6 and 12 were amended, as discussed below, to remove unnecessary features, in accordance with the agreement reached with the Examiner. It is respectfully submitted that independent claims 6 and 12, in their presently amended form, and all the claims dependent thereon, are in condition for allowance.

#### **Voluntary Amendment of Claims**

Applicant has voluntarily amended claims 1, 6, 8, 12 and 18 to further clarify what the Applicant regards as the invention, and to correct various typographical errors discovered in these claims.

For example, amended independent claims 1 was amended to more clearly recite "virtual identification data, and virtual transaction-authorization data, wherein said virtual transaction-authorization data is unlinked to said billing data."

Additionally, in accordance with the agreement reached with the Examiner during the informal Interview of March 7, 2006, allowable independent claims 6 and 12 were amended to remove the unnecessary features "wherein said second database is not linked to said first database over said communication network" (claim 6) and "wherein said second database is not linked to said first database over said communication network" (claim 12).

It is respectfully submitted that the pending claims 1-20, as changed by the above voluntarily amendments are all in condition for allowance.

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### **Claim Rejections Under 35 U.S.C. §103(a)**

The Examiner rejected claims 1-3 under 35 U.S.C. §103(a), as being unpatentable over United States Patent Number 6,005,939 to Fortenberry et al. ("Fortenberry") in view of United States Patent Number 6,547,239 to Dowling et al. ("Dowling").

Specifically, the Examiner contended that Fortenberry teaches all the elements recited in claims 1-20, but fails to disclose the feature that the second database is not linked to the first database; and that Dowling describes a remote entity having a second database.

Without conceding the appropriateness of combination of Fortenberry and Dowling, and the appropriateness of applying this combination to reject independent claim 1, Applicant respectfully submits that the rejection of claims 1-3 is now moot in view of the amendments of independent claim 1 and per the agreement reached with the Examiner during the informal Interview of March 7, 2006.

In view of the above, it is respectfully submitted that claims 1-3 are patentable, and thus allowable, over any combination of the prior art on record, including the cited combination of Fortenberry and Dowling. Accordingly, Applicant respectfully requests that the rejection of claims 1-3 under 35 USC § 103(a) be withdrawn.

### **Conclusion**

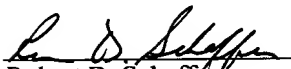
In view of the foregoing amendment and remarks, and for at least the reasons discussed above, Applicant respectfully submits that claims 1-20 are deemed to be allowable. Their favorable reconsideration and allowance are respectfully requested.

Should the Examiner have any question or comment as to the form, content or entry of this paper, the Examiner is requested to contact the undersigned at the telephone number below. Similarly, if there are any further issues yet to be resolved to advance the prosecution of this application to issue, the Examiner is requested to telephone the undersigned counsel.

No fees are believed to be due. However, if any fees are due, please charge any such fees to deposit account No. 50-3355.

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